

Monthly Premiums for Individual Adult Dental and Vision Care Plans

NOW AVAILABLE THROUGH:



For plans effective from 1/1/2014 through 12/1/2014*

Adult Dental and Vision Care plans from Independence Blue Cross (IBC) offer low out-of-pocket costs, access to a large network of providers, and cover adults age 19 and older.** Dental benefits help you maintain your oral health, while vision care gives you access to eye exams, eyeglasses, contacts, and value-added discounts on laser vision correction.

Your plan options

You may choose to purchase a Dental plan only, a Vision plan only, or you can choose to purchase certain Dental plans and Vision Care plans at the same time and receive a 15% discount on your Vision monthly premium.

Below are the rates for our Adult Dental and Adult Vision Care plans. If you decide to purchase both Dental and Vision, you may use the worksheet on the reverse side to figure out your monthly premium.

If you choose to purchase Adult Dental only, the following rates will apply:

Adult Dental (price per member)

Age	Adult Plus Dental PPO	Adult Prime Dental PPO
19-25	\$22.54	\$30.90
26-39	\$25.20	\$32.83
40-49	\$27.19	\$38.63
50-63	\$27.85	\$45.39
64+	\$27.85	\$46.35

To figure out your Dental plan's monthly premium for your family, simply add the rate of each family member together. For example, if you choose the Adult Plus Dental PPO plan for you (age 50), your spouse (age 48), and your child (age 21):	\$27.85 \$27.19 + \$22.54 \$77.58	= Total monthly premium
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If you choose to purchase Adult Vision Care only, the following rates will apply:

Adult Vision Care (price is based on number of members)

	Adult Vision Care 100	Adult Vision Care 180
Individual	\$13.21	\$14.17
Individual and spouse or Individual with one adult child	\$26.41	\$28.33
Family (individual with 2 or more dependents age 19+)	\$39.62	\$42.50

*Adult Dental and Vision Care rates in effect at the time your policy starts, remain in effect for the duration of the policy year.

**Pediatric dental and vision essential health benefits are included with all IBC individual metallic medical policies.

Adult Dental and Vision Care benefits are for adults 19 or older as of the requested effective date. Dependents must be between the ages of 19 and 26.



Adult Dental and Vision Care Bundles

You may choose to purchase certain Adult Dental and Vision Care plans at the same time so you can get a discount on your monthly Vision Care premium.

Adult Vision Care

	Adult Vision Care 100 – when purchased with Adult Plus Dental	Adult Vision Care 180 – when purchased with Adult Plus or Prime Dental
Individual	\$11.15	\$11.96
Individual and spouse or Individual with one adult child	\$22.31	\$23.92
Family (individual with 2 or more dependents age 19+)	\$33.46	\$35.89

In order to figure out your monthly rate, use the pricing worksheet below and complete the following steps:

1. Select the Dental rate based on each member's age.
2. Select the Vision Care discounted rate above based on the number of family members enrolling.

For example, if you choose the Adult Plus Dental and Vision 100 bundle:

Family Member	Age	Rate
Self	50	\$27.85
Spouse	48	\$27.19
Adult child	21	\$22.54
Total Dental premium		\$77.58
+ Discounted Vision premium		\$33.46
Total monthly premiums		\$111.04

Pricing worksheet

Family Member	Age	Rate
Total Dental premium		
+ Discounted Vision premium		
Total monthly premiums		

Bundle for cost savings

By choosing both a dental and vision plan, you'll receive a discount on your vision care premium!

Questions? Please call:



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Independence

Independence Blue Cross is an independent licensee of the Blue Cross and Blue Shield Association. Independence Blue Cross dental plans are administered by United Concordia, an independent company. IBC Vision Care is administered by Davis Vision, an independent company. An affiliate of Independence Blue Cross has a financial interest in Visionworks.

For more information contact your independent broker Total Benefit Solutions Inc

(215)355-2121 <http://www.totalbenefits.net>

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